

EXHIBIT B

fax

OMB Approval No.2502-0265

A. Settlement Statement (HUD-1)

B. Type of Loan: 1. ☐ FHA 2. ☐ RHS 3. ☐ Conv. Ins. 4. ☐ VA 5. ☐ Conv. Unins. 7. Loan Number:

6. File Number: 124maple

8. Mortgage Insurance Case Number:

C. Note: This form is furnished to give you a statement of settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(P.O.C.)" were paid outside this closing, they are shown here for informational purposes and are not included in the totals. POCB denotes paid outside of closing by Borrower. POCs denotes paid outside of closing by Seller. POCL denotes paid outside of closing by Lender.

D. Name and Address of Borrower: Cody Kulp and Kristina Kulp

E. Name and Address of Seller: John G. Wadsworth, Jr.

F. Name and Address of Lender: CROSSCOUNTRY MORTGAGE, LLC
6830 MILLER RD, BRECKSVILLE, OH 44141G. Property Location: 124 Maplewood Drive
Parcel ID: Account Number, AMITY TOWNSHIP, BERKS COUNTY, PENNSYLVANIA

H. Settlement Agent: ..

I. Settlement Date: 12/30/2019 Disbursement Date:

Clerk: KATHRYN A. HALBEISEN

Place of Settlement:

J. Summary Of Borrower's Transactions				K. Summary Of Seller's Transactions			
100. Gross Amount Due From Borrower				400. Gross Amount Due To Seller			
101. Contract sales price		158,000.00		401. Contract sales price		158,000.00	
102. Personal property				402. Personal property			
103. Settlement charges to Borrower (line 1400)		3,605.60		403.			
104.				404.			
105.				405.			
Adjustments for items paid in advance				Adjustments for items paid in advance			
106. City Property Tax	12/30/19 - 1/1/20	0.68		406. City Property Tax	12/30/19 - 1/1/20	0.68	
107. County Property Tax	12/30/19 - 1/1/20	1.87		407. County Property Tax	12/30/19 - 1/1/20	1.87	
108. Assessments	-			408. Assessments	-		
109. School Tax	12/30/19 - 7/1/20	1,405.49		409. School Tax	12/30/19 - 7/1/20	1,405.49	
110.	-			410.	-		
111.				411.			
112.				412.			
120. Gross Amount Due From Borrower		163,013.64		420. Gross Amount Due To Seller		159,408.04	
200. Amounts Paid By Or On Behalf Of Borrower				500. Reductions In Amount Due To Seller			
201. Deposit or earnest money		1,200.00		501. Deposit or earnest money			
202. Principal Amount of new loan(s)				502. Settlement charges to Seller (line 1400)		11,280.00	
203. Existing loan(s) taken subject to				503. Existing loan(s) taken subject to			
204. Additional deposits				504. Payoff of first mortgage loan			
205.							
206.							
207.				505. Payoff of second mortgage loan			
208.							
209.				506.			
				507.			
Adjustments for items unpaid by Borrower				Adjustments for items unpaid by Seller			
210. City Property Tax	-			510. City Property Tax	-		
211. County Property Tax	-			511. County Property Tax	-		
212. Assessments	-			512. Assessments	-		
213. School Tax	-			513. School Tax	-		
214.	-			514.	-		
215. seller assist		9,480.00		515. seller assist		9,480.00	
216.				516.			
217.				517.			
218.				518.			
219.				519.			
220. Total Paid By / For Borrower		10,680.00		520. Total Reductions Due Seller		20,760.00	
Cash At Settlement From / To Borrower				Cash At Settlement From / To Seller			
301. Gross amount due from Borrower (line 120)		163,013.64		601. Gross amount due to Seller (line 420)		159,408.04	
302. Less amounts paid by / for Borrower (line 220)		10,680.00		602. Less reductions in amount due Seller (line 520)		20,760.00	
303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower		152,333.64		603. Cash <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller		138,648.04	

700. Total Sales/Broker's Commission		Commission: 0.0000 =		Page 2 of 2	
701.	4,740.00 to REMAX OF READING			Paid from Borrower's Funds	Paid from Seller's Funds
702.	4,240.00 to REALTY ONE GROUP				
703.	Commission paid at settlement				8,980.00
704.	broker service fee to Re/Max of Reading				495.00
705.					
800. Items Payable in Connection with Loan CROSSCOUNTRY MORTGAGE, LLC					
801.	Loan Origination Fee 0				
802.	Loan Discount 0				
803.	Appraisal to				
804.	Credit report to				
805.	Lender's Inspection fee				
806.					
807.					
808.					
809.					
810.					
900. Items Payable in Connection with Loan					
901.	Interest from ? to ? @ 0 /day				
902.	Mortgage ins. premium for months to				
903.	Hazard insurance premium for years to				
904.					
1000. Reserves deposited with Lender					
1001.	Hazard insurance 0 months @ per month				
1002.	Mortgage insurance 0 months @ per month				
1003.	City Property Tax 0 months @ 20.77 per month				
1004.	County Property Tax 0 months @ 56.79 per month				
1005.	School Tax 0 months @ 234.25 per month				
1006.	Water and Sewer 0 months @ per month				
1007.	Aggregate Adjustment				
1100. Title Charges					
1101.	Settlement or closing fee to				
1102.	Abstract or title search to				
1103.	Title examination to				
1104.	Title insurance binder to				
1105.	Document preparation to Signature Abstract				95.00
1106.	KATHRYN A. HALBEISEN		40.00		30.00
1107.	Attorney's fees to				
1108.	Title insurance to Signature Abstract		1,355.60		
1109.	Lender's coverage 1110. Owner's coverage \$158,000.00				
1111.	endorsements		150.00		
1112.	cp/		125.00		
1113.	overnight mail/wire fee/fed x		85.00		15.00
1200. Government Recording and Transfer Charges					
1201.	Deed 85.00 Mortgage 185.00 Release		270.00		
1202.	City / county tax / stamps		1,580.00		
1203.	State tax / stamps				1,580.00
1204.					
1300. Additional Settlement Charges					
1301.	Survey to				
1302.	Pest inspection to				
1303.	Signature: tax certs				85.00
1304.					
1305.					
1306.					
1307.					
1308.					
1309.					
1400.	Total Settlement Charges		3,605.60		11,280.00

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Borrower _____ Seller _____

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused funds to be distributed in accordance with this statement.

Settlement Agent _____ Date _____

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18, U.S. Code Section 1001 and Section 1010.

The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is assured. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.